

United States Bankruptcy Court  
Western District of MichiganIn re:  
Jeffery Lee Cadarette  
DebtorCase No. 19-03329-jwb  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-1

User: burseh  
Form ID: 309APage 1 of 2  
Total Noticed: 19

Date Rcvd: Aug 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2019.

db +Jeffery Lee Cadarette, 2500 S. Sheridan Drive, EC Brooks Corr. Facility,  
Muskegon, MI 49444-2600

tr Jeff A. Moyer, PO Box 337, Grandville, MI 49468-0337

8443155 +Heidi E. Washington, director, Michigan Department of Corretti, 206 E Michigan Ave,  
PO Box 30003, Lansing MI 48909-7503

8443154 +Michigan Department of Corrections, 206 E Michigan Ave, PO Box 30003,  
Lansing MI 48909-7503

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: IRS.COM Aug 24 2019 03:13:00 Internal Revenue Service, Centralized Insolvency Unit,  
PO Box 7346, Philadelphia, PA 19101-7346

smg +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Aug 23 2019 23:35:20 MI DEPT OF TREASURY,  
COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668

smg +E-mail/Text: bankruptcynoticeschr@sec.gov Aug 23 2019 23:34:44 SECURITIES & EXCHANGE COMM,  
BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2815

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 Andy Vara,  
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 Daniel J. Casamatta,  
Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 Daniel M. McDermott,  
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 David W. Asbach,  
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 Dean E. Rietberg,  
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 Habbo G. Fokkena,  
Office of the United States Trustee, Michigan/Ohio Region 9,  
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 Matthew T. Cronin,  
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
Grand Rapids, MI 49503-2865

ust +E-mail/Text: matthew.w.cheney@usdoj.gov Aug 23 2019 23:35:33 Matthew W. Cheney,  
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 Michael V. Maggio,  
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 Michelle M. Wilson,  
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 United States Trustee,  
Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Aug 23 2019 23:34:39 United States Trustee,  
The Ledyard Building, 2nd Floor, 125 Ottawa Avenue NW, Suite 200R,  
Grand Rapids, MI 49503-2837

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2019

Signature: /s/Joseph Speetjens

District/off: 0646-1

User: burseh  
Form ID: 309A

Page 2 of 2  
Total Noticed: 19

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2019 at the address(es) listed below:

Jeff A. Moyer jeff@thebankruptcygrp.com,  
MI38@ecfcbis.com;crissy@thebankruptcygrp.com;heather@thebankruptcygrp.com

TOTAL: 1

Official Form 309A (For Individuals or Joint Debtors) (12/15)

**Information to identify the case:**

Debtor 1

**Jeffery Lee Cadarette**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7385**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Western District of Michigan**Date case filed for chapter **7** **8/2/19**Case number: **19-03329-jwb****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jeffery Lee Cadarette	
2. All other names used in the last 8 years		
3. Address	2500 S. Sheridan Drive EC Brooks Corr. Facility Muskegon, MI 49444	
4. Debtor's attorney Name and address	Jeffery Lee Cadarette 2500 S. Sheridan Drive EC Brooks Corr. Facility Muskegon, MI 49444	Contact phone _____ Email: NONE
5. Bankruptcy trustee Name and address	Jeff A. Moyer PO Box 337 Grandville, MI 49468-0337	Contact phone 616-532-4002

For more information, see page 2 &gt;

Debtor **Jeffery Lee Cadarette**Case number **19-03329-jwb**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Michelle M. Wilson, Clerk of the Bankruptcy Court One Division Ave., N. Room 200 Grand Rapids, MI 49503	Hours open: M–F, 8 AM – 4 PM  Contact phone (616)456–2693  Date: 8/23/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 25, 2019 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Ledyard Building, Second Floor,          125 Ottawa NW, Suite 202R,          Grand Rapids, MI 49503</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> </div> <div> <b>Filing deadline: 11/25/19</b> </div> <div> <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> </div> <div> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <hr/> <div> <b>Deadline to object to exemptions:</b> </div> <div>         The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors       </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Abandonments</b>	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment must file a request with the Court.	